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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/721,728	11/25/2000	Rani K. Yadav-Ranjan	US/2000/1	3523

7590 12/17/2003
Rani K Yadav-Ranjan
18730 Vista De Almaden
San Jose, CA 95120

EXAMINER

HAMILTON, LALITA M

ART UNIT PAPER NUMBER

3624

DATE MAILED: 12/17/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/721,728

Applicant(s)

YADAV-RANJAN, RANI K.

Examiner

Lalita M Hamilton

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☐ Responsive to communication(s) filed on ____.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-41 is/are pending in the application.
- 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) ____ is/are allowed.
- 6) ☒ Claim(s) 1-41 is/are rejected.
- 7) ☐ Claim(s) ____ is/are objected to.
- 8) ☐ Claim(s) ____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on ____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. §§ 119 and 120

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. ____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
* See the attached detailed Office action for a list of the certified copies not received.
- 13) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application) since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.
a) ☐ The translation of the foreign language provisional application has been received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121 since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.

Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 5.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). ____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other:

DETAILED ACTION

Specification

The abstract of the disclosure does not commence on a separate sheet in accordance with 37 CFR 1.52(b)(4). A new abstract of the disclosure is required and must be presented on a separate sheet, apart from any other text.

Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 15 and 35 are rejected for improper listing of groups within the claims (*i.e. selected from the group consisting of*).

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-15, 17-35, and 37-41 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bednar (5,832,460) in view of Chen (5,590,197).

Bednar discloses a method and means for bill representation and payment reconciliation comprising generating a receipt and a payment remittance information (**col.2, line 48 to col.3, line 8 and fig.2 and 4 (all)**); enabling an entity to authorize a payment due on the receipt and associating the payment with the payment remittance information (**col.2, line 48 to col.3, line 8 and fig.2 and 4 (all)**); wherein the payment

remittance information is arranged within a data structure according to a prescribed format, the data structure comprising one or more open data fields to hold data that the entity can enter (**col.3, lines 49-60**); storing a receipt and a payment remittance information in a memory (**col.2, line 48 to col.3, line 8 and fig.2 and 4 (all)**); enabling the entity to specify payment instructions comprising at least an amount to be paid on the receipt and an account at a payor from which to draw the amount while prohibiting the entity from altering data contained in the structured remittance data (**col.2, line 48 to col.3, line 8 and fig.2 and 4 (all)**); associating the payment instructions with the structured remittance data; communicating the payment instructions from the memory to the payor to initiate payment of the amount and routing the amount to a payee (**col.2, line 48 to col.3, line 8 and fig.2 and 4 (all)**); communicating payment instructions to a payor to initiate payment of an amount to be paid on the receipt and routing the amount to a payee (**col.2, line 48 to col.3, line 8 and col.3, lines 49-60**); wherein the enabling the entity comprises specifying the payment instructions comprising at least the amount and an account at the payor from which to draw the amount (**col.2, line 48 to col.3, line 8 and col.3, lines 49-60**); communicating the receipt and the payment remittance information to at least an intermediary (**fig.2: 103**); the receipt is a utility bill, a waste disposal receipt, an electric bill, a phone bill, a gas bill, a water receipt, a business tax receipt and a parking ticket (**fig.4: all- could be any bill**); wherein the medium optionally comprises a memory device storing a program and is selected from the group consisting of a computer, Internet, a telecommunication line cord, and computer-executable instructions (**col.3, lines 16-30- could be any type of medium**);

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communicating payment instructions to a payor is performed electronically (**col.2, lines 48-60**); communicating the receipt and the payment remittance information is performed electronically (**col.2, lines 48-60**); the routing the amount is performed electronically (**col.2, lines 48-60**); presenting the receipt is performed electronically (**col.2, lines 48-60**); the payor is an entity (**col.2, lines 48-53 and fig.2: 102**); the payee is an intermediary or a business (**col.2, line 50 to col.3, line 6**); specifying a payment date (**col.2, lines 60-67- date bill is actually paid**); designating the payee (**fig.4: all-designating which bill to pay**); submitting the payment instructions an account clearing house payment system or a credit card processing system (**col.3, line 39 to col.4, line 10**); digitally signing the receipt (**col.4, lines 10-18 and fig.5: 503 and 504**); and the entity is an institution (**col.2, lines 48-50 and fig.2: 103**). It is common knowledge in the art to hide secure information when transporting important information electronically; however, Bednar does not disclose a structured remittance data that is kept hidden from the entity; presenting the receipt to the entity without revealing the structured remittance data; the routing the amount to a payee is without intervention of the entity; encrypting the receipt and the payment instructions; or authenticating the receipt. Chen teaches an electronic payment system and method comprising a structured remittance data that is kept hidden from the entity (**col.5, lines 40-60 and col.6, lines 48-60**); presenting the receipt to the entity without revealing the structured remittance data (**col.5, lines 40-60 and col.6, lines 48-60**); the routing the amount to a payee is without intervention of the entity (**col.5, lines 40-60 and col.6, lines 48-60**); encrypting the receipt and the payment instructions (**col.5, lines 40-60 and col.6, lines 48-60**); and authenticating the

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receipt (**col.5, lines 40-60 and col.6, lines 48-60**). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the steps of a structured remittance data that is kept hidden from the entity; presenting the receipt to the entity without revealing the structured remittance data; the routing the amount to a payee is without intervention of the entity; encrypting the receipt and the payment instructions; and authenticating the receipt, as taught by Chen into the method and means disclosed by Bednar, in order to protect personal and payment information from getting into the hand of would-be thieves.

Claims 16 and 36 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bednar and Chen as applied to claims 2, 3, 22, and 23 above, and in further view of Lawlor (5, 220,501).

Bednar discloses and Chen teaches the invention substantially as claimed; however, neither reference discloses nor teaches communicating non-billing information with the receipt. Lawlor teaches a method electronic banking system and method comprising communicating non-billing information with the receipt (**col.14, lines 10-29**). It would have been obvious to one having ordinary skill the art at the time the invention was made to incorporate non-billing information with a receipt, as taught by Lawlor into the method and means disclosed by Bednar and taught by Chen, to allow advertisers to attract would-be customers.

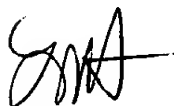
Conclusion

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M Hamilton whose telephone number is (703) 306-5715. The examiner can normally be reached on Tuesday-Thursday (8:30-4:30).

The fax phone number for the organization where this application or proceeding is assigned is (703) 746-6101.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 305-2272.



LMH



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